

UNITED STATES BANKRUPTCY COURT
District of Utah

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 7/9/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. Creditors — Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Warren Keith
aka Warren R Keith
P.O. Box 383
Monticello, UT 84535

Fermina Keith
aka Fermina V Keith
P.O. Box 383
Monticello, UT 84535

Case Number:
13-27785 RKM

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-2929
xxx-xx-7683

Attorney for Debtor(s) (name and address):

Theron D. Morrison
290 25th Street, Ste 102
Ogden, UT 84401
Telephone number: (801) 392-9324

Bankruptcy Trustee (name and address):

Kevin R. Anderson tr
405 South Main Street
Suite 600
Salt Lake City, UT 84111
Telephone number: (801) 596-2884

Meeting of Creditors

Date: **August 16, 2013**

Time: **11:00 am**

Location: **405 South Main Street, Suite 250, Salt Lake City, UT 84111**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **11/14/13**

For a governmental unit (except as otherwise provided
in Fed. R. Bankr. P. 3002 (c)(1): **1/6/14**

A Proof of Claim form may be obtained from any U.S. Bankruptcy Court nationwide or via the court's website at www.utb.uscourts.gov

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 10/15/13

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Notice of Filing of Plan, Hearing on Confirmation of Plan and Hearing on Certain Objections

The debtor has filed a plan. The hearing on confirmation and any filed objections under Local Rule 2003-1(a), 2083-1, or 6070-1(c) will be held:

Date: **9/24/13**, Time: **10:00 AM**, Location: **U. S. Bankruptcy Court, Rm 369, 350 South Main, Salt Lake City, UT 84101**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

350 South Main #301
Salt Lake City, UT 84101
Telephone number: (801) 524-6687

For the Court:

Clerk of the Bankruptcy Court:
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 7/17/13

Online Information

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-866-222-8029 #85 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.10/page fee. An account is required. Visit our homepage at www.utb.uscourts.gov for details.

EXPLANATIONS

FORM RAB9L(12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form may be obtained from any U.S. Bankruptcy Court nationwide or via the court's website at www.utb.uscourts.gov . A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Ref: 11 U.S.C. §348 and F.R.B.P. 3002(c)(5). Filing Deadline for a Foreign Creditor: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Local Rules 1007-1, 2003-1(a), 2083-1(e)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Objections to Confirmation and the Filing of Tax Returns	Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation found on the front page of this notice. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken. Unfiled tax returns must be submitted to the appropriate taxing authority and the trustee pursuant to Local Rule 6070-1(c)(1)(2)(3).
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of Utah

In re:
 Warren Keith
 Fermina Keith
 Debtors

Case No. 13-27785-RKM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 1088-2

User: jwg
 Form ID: rab9i

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Jul 17, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2013.

db/jdb	+Warren Keith, Fermina Keith, P.O. Box 383, Monticello, UT 84535-0383
aty	+Theron D. Morrison, 290 25th Street, Ste 102, Ogden, UT 84401-2668
8930733	+Alltel Communications, 5825 East Main Street, Farmington NM 87402-3039
8930736	+HSBC Bank, P.O. Box 5753, Carol Stream, IL 60197
8930734	+Heilig Meyer, 210 Sylvan Ave, Engelwood Cliffs, NJ 07632-2524
8930737	+Lloyd Litton, P.O. Box 15000, Durango, Co 81302-8901
8930959	+SWMH, PO Box 1468, Cortez CO 81321-1468
8930738	+State Finance, 2110 State Office Bldg., Salt Lake City, UT 84114-1206
8930076	+USDA/Rural Development, 125 South State Street RM 4311, Salt Lake City, UT 84138-1106
8930960	+United Consumer Financial Services, 865 Bassett Road, Westlake OH 44145-1194

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

	+E-mail/Text: bnc@chl3kra.com Jul 18 2013 02:51:50 Kevin R. Anderson tr, 405 South Main Street, Suite 600, Salt Lake City, UT 84111-3408
8933186	+EDI: GMACFS.COM Jul 18 2013 02:23:00 Ally Financial Inc., P O Box 130424, Roseville, MN 55113-0004
8930072	+EDI: RCSFNBMARIN.COM Jul 18 2013 02:23:00 Credit One Bank, PO Box 60500, City Of Industry, CA 91716-0500
8930073	E-mail/Text: bankruptcynotification@frontiercorp.com Jul 18 2013 02:51:38 Frontier Communications, PO BOX 20550, Rochester, NY 14602-0550
8930074	+EDI: GMACFS.COM Jul 18 2013 02:23:00 GMAC, P.O. Box 78252, Phoenix, AZ 85062-8252
8930075	+EDI: IRS.COM Jul 18 2013 02:23:00 Internal Revenue Service cc, Attn Special Procedures Mail Stop 5021, 50 South 200 East, Salt Lake City, UT 84111-1617
8930077	+EDI: UTAHTAXCOMM.COM Jul 18 2013 02:23:00 Utah State Tax Commission, Attn Bankruptcy Unit, 210 North 1950 West, Salt Lake City, UT 84134-9000
8930078	+EDI: AFNIVZWIRE.COM Jul 18 2013 02:23:00 Verizon, 15900 SE Eastgate W, Bellevue, WA 98008-5757
8930961	+EDI: WFNNB.COM Jul 18 2013 02:23:00 WFNNB Stage, 4590 Brard Street, Columbus OH 43213-1301

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

8930735 ##+Home Depot, P.O. Box 6028, The Lakes, NV 89001-6028

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

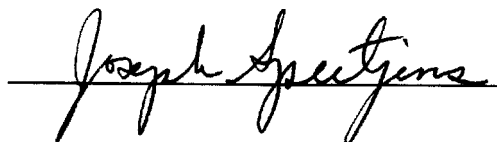
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2013

Signature:



District/off: 1088-2

User: jwg
Form ID: rab9i

Page 2 of 2
Total Noticed: 19

Date Rcvd: Jul 17, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2013 at the address(es) listed below:

Kevin R. Anderson tr kanderson@ch13kra.com, lneebling@ch13kra.com
Theron D. Morrison on behalf of Joint Debtor Fermina Keith topofutahlaw@gmail.com,
morrisonlawecf@gmail.com;chapter7email@gmail.com;tmlawclerks@gmail.com;bkecf_morrison@bkexpress.i
nfo;brianporterlaw@gmail.com
Theron D. Morrison on behalf of Debtor Warren Keith topofutahlaw@gmail.com,
morrisonlawecf@gmail.com;chapter7email@gmail.com;tmlawclerks@gmail.com;bkecf_morrison@bkexpress.i
nfo;brianporterlaw@gmail.com
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4